

Docket No. 3350-05F  
Client No. Ebill-F  
File No. 1158.41315CC5

### REMARKS

Claims 34-51 are pending in this application.

Claims 34 and 43 are independent.

Pending claims 34-51 stand rejected under 35 U.S.C. §102(e) as being anticipated by Dent et al. (U.S. Patent No. 6,128,603). The rejection is respectfully traversed.

Independent claim 34 requires that a plurality of bills from a plurality of billers for a payer be stored. Each biller is associated with one of a plurality of biller categories. Also required is that that a payor request to view those of the stored plurality of bills from billers associated with one of the plurality of biller categories be received, and that only those bills from those billers associated with the one biller category be transmitted to the payor responsive to the payor request.

Independent claim 43 requires a memory configured to store a plurality of bills from a plurality of billers for a payor, with each biller being associated with one of a plurality of biller categories. Also required is a processor which receives a request from a payor to view those bills of the stored plurality of bills from billers associated with one of the plurality of biller categories. The processor is further configured to cause only those bills from those billers associated with the one biller category to be transmitted to the payor responsive to the received request.

Dent discloses an electronic bill presentment and payment system which includes a "cashflow analyzer" that enables a payor to coordinate unpaid electronic bills according to different payment schedules (see, for example, the Abstract). In Dent, a biller transmits an electronic bill to a payor's computer (see, for example, Figure 1,

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Figure 2, and column 4, line 59, through column 6, line 3). Dent does not teach or suggest that the payor pulls the electronic bill from the biller, i.e., the payor does not request the transmission. Rather, the biller pushes the electronic bill to the payor without the payor requesting the transmission. A "bill management application" resident on the payor's computer stores the received electronic bill as an "unpaid bill" (see, for example, column 5, lines 53-63). A "notification manager" notifies the payor whenever an electronic bill arrives at the payor's computer (see, for example, column 5, line 66, through column 6, line 1, and column 6, lines 9-56).

The cashflow analyzer, which is also resident on the payor's computer, displays stored unpaid bills as icons and presents summary billing information for the unpaid bills (see, for example, Figure 2, Figure 5, column 5, line 64, through column 6, line 5, and column 7, lines 44-64). Via a cashflow analyzer display presentation, a payor can view unpaid bills, "any bills that the consumer has paid today, any pending payments, and the remaining available funds to pay bills" (column 7, line 67, through column 8, line 2).

Thus, Dent teaches that a biller transmits an electronic bill to a payor's computer without the payor requesting the transmission. The received electronic bill is then stored on the payor's computer. The payor can then utilize the cashflow analyzer to determine the best date upon which to pay the electronic bill.

In rejecting the claims the Examiner points to Figures 5-7, which show the cashflow analyzer display presentation, and column 7, line 55, through column 8, line 2, and argues "Dent clearly teaches the steps of categorizing and organizing bills according to different categories such as paid bills, unpaid bills, and pending bills." The Examiner further argues that the relied upon Figures 5-7 and column 7, line 55, through

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column 8, line 2 discloses all limitations of the independent claims of the instant application.

As discussed above, Dent discloses a user interface associated with the cashflow analyzer capable of displaying, at a user's selection, unpaid bills, pending payments, and bills paid today. However, it is respectfully submitted that this in no way teaches or suggests the presently claimed invention.

In particular, the claims of the present application require receiving, via a network, a payor request to view only those of a stored plurality of bills from billers that are associated with a same biller category. In response to this request, bills from only those billers associated with that same biller category are then transmitted to the payor via the network. Dent simply does not teach or suggest these limitations. Discussed above, in Dent a biller transmits a bill to a payee, which is then stored on the payee's computer. There is no payor request for the electronic bill in Dent. Further, Dent does not teach or suggest the required storage of a plurality of electronic bills from a plurality of billers, which is necessarily remote from the payor, i.e., the payor transmits the bill request, and in response thereto those bills conforming to the request are transmitted to the payor.

Further, Dent does not teach or suggest biller categories. At most, Dent discloses bill categories, i.e., unpaid bills and bills paid today. Dent's bill categories are utilized to, as can best be understood from Dent's disclosure, trigger display of bills already received by a payor's computer and stored thereon. That is, in Dent, a payor can elect to view received bills that are unpaid, received bills that the payor has requested, on the present date, to be paid, as well as pending payments of received

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bills. There is nothing in Dent to suggest that the bill categories have anything whatsoever to do with a biller category, i.e., in Dent, upon a payor request to view received bills that are unpaid, icons representing all unpaid bills, irrespective of the biller from which a bill has been displayed, are displayed.

Accordingly, in view of the above, it is respectfully requested that the Examiner reconsider and withdraw the rejection of the pending Independent claims.

The dependencies of independent claims 34 and 43 recite novel and unobvious features beyond those found in the independent claims. These features are not taught or suggested by Dent. For example, claims 35 and 44 require that each of the plurality of biller categories correspond to a type of good or service provided by the plurality of billers. Claims 36 and 45 require that the plurality of biller categories include a category corresponding to at least one of a credit card service and a utility service. Claims 39 and 48 require that at least one of the plurality of biller categories be defined according to an instruction received from the payor. Claims 40 and 49 require that at least one of the plurality of billers be associated with more than one biller category.

The Examiner has failed to provide any understandable rationale as to how Dent discloses any of these requirements. Rather, the Examiner merely repeats limitations from each of these claims, refers to Figures 5-9, column 7, line 35, through column 8, line 2, and column 10, line 60, through column 11, line 42, and states that Dent discloses such. Discussed above, Figures 5-7 and column 7, line 35, through column 8, line 2, disclose aspects of the cashflow analyzer, which operates on electronic bills already received at the payor's computer. Figures 8 and 9 and column 10, line 60, through column 11, line 42, disclose a technique for a payor to dispute a line item of an electronic bill received at the

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payor's computer. None of the Examiner-referenced portions of Dent disclose that recited in any of claims 35, 36, 39, 40, 44, 45, 48, or 49.

Dependent claims 37 and 46 require that each stored bill be associated with one of a plurality of bill categories. Also according to these claims, a request is received, via the network, to view those of the stored plurality of bills belonging to the same bill category, and only those bills associated with that same category are then transmitted to the payor via the network in response to the request for bills of the same category. As best understood, the Examiner has failed to even consider the expressly recited limitations of claims 37 and 46. The requirements of claims 37 and 46 are not taught or suggested by Dent. As should be understood from the above, in Dent all electronic bills are pushed to the payor's computer. There simply is no bill request and transmission of bills in response thereto, let alone a request for bills belonging to a certain bill category.

Claims 41 and 50 require a payor request to view those of the stored plurality of bills that are both unpaid and associated with one of the plurality of biller categories, and a transmission responsive thereto which includes the stored bills that meet this double criteria. It seems again that the Examiner has failed to even consider the expressly recited limitations of claims 41 and 51. As should be understood from the above, Dent does not disclose biller categories, transmission of a request for bills, and transmission of certain bills in response to the request. Thus, Dent certainly does not teach a request for bills meeting two criteria.

Claims 42 and 51 require a payor request to view those of the stored plurality of bills that are both paid and associated with one of the plurality of biller categories, and a transmission responsive thereto which includes the stored bills that meet this double

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criteria. As best understood, the Examiner relies upon Figures 5-7 and column 7, line 55, through column 8, line 2, in rejecting these claims. As with claims 41 and 50, Dent does not disclose biller categories, transmission of a request for bills, and transmission of certain bills in response to the request. Thus, Dent certainly does not teach a request for bills meeting two criteria. Accordingly, the Examiner's reliance upon Figures 5-7 and the disclosure bridging columns 7 and 8 cannot reasonably be understood.

In view of the foregoing, it is respectfully submitted that the application is in condition for allowance and an early indication of the same is courteously solicited. The Examiner is respectfully requested to contact the undersigned by telephone at the below listed local telephone number, in order to expedite resolution of any remaining issues and further to expedite passage of the application to issue, if any further comments, questions or suggestions arise in connection with the application.

To the extent necessary, a petition for an extension of time under 37 C.F.R. 1.136 is hereby made. Please charge any shortage in fees due in connection with the filing of this paper, including extension of time fees, to Deposit Account 01-2135 and please credit any excess fees to such deposit account.

Respectfully submitted,

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